

DEFAULT O/E JAD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

Emily R. Shope	:	Case No. 24-70498-JAD	FILED
Debtor	:	Chapter 13	2/21/25 12:02 pm
_____	:		CLERK
	:		U.S. BANKRUPTCY
	:		COURT - WDPA
Emily R. Shope	:	Document No. 32	
Movant	:		
v.	:		
Pennymac Loan Services LLC	:		
Respondent	:		
And	:		
Ronda J. Winnecour,	:		
Chapter 13 Trustee	:		
Additional Respondent	:		

ORDER ON MOTION TO AUTHORIZE LOAN MODIFICATION

AND NOW, on this 21st day of February, **2025**, it is hereby **ORDERED** that:

The Modification Agreement between **Emily R. Shope and Pennymac Loan Services, LLC**

is approved. The terms of the loan shall be as follows:

- a. Due Date: the 1st of the month commencing January 1st, 2025
- b. New Monthly Payment: \$728.12 = P&I \$522.46; Escrow \$205.66
- c. Interest Rate: 6.75%
- d. Loan Term: 30 years
- e. Maturity Date: January 1st 2055
- f. Principal Balance: \$80,551.81
- g. Pre-Petition Arrears: \$0.00.

Within fourteen (14) days from the date of this Order the Debtor shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

A handwritten signature in black ink, appearing to be "JAD", is written over a horizontal line. To the right of the signature, the letters "jsf" are printed.

Jeffery A. Deller, Judge
United States Bankruptcy Court

In re:
Emily R. Shope
Debtor

Case No. 24-70498-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 21, 2025

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:

Recip ID	Recipient Name and Address
db	+ Emily R. Shope, 1929 14th Avenue, Altoona, PA 16601-2440

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Emily R. Shope ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5